



## Much Accomplished Much More to be Done

by Charles O'Leary  
President  
Maine AFL-CIO

One Labor Day weekend tens of thousands of union brothers and sisters will be long remembered — SOLIDARITY DAY '91. But, when the parade is over, the microphones silent and the banners put away, we must keep constantly before us the meaning of Labor Day and of labor solidarity.



The sheer size of the Washington rally helps to call attention to what we want. But it won't along get us what we want. Only increased and constant effort will do that.

We have in office a "one word President" — and that word is "No!"

Despite the efforts of Congress, President Bush has said "No!" to family leave, to universal health care, to a ban on hiring replacement workers, to fair minimum wage increase, to strong workplace safety laws, to putting Americans back to

*continued on page 10*

## The President Is Wrong...

### New Jobless Claims Jump in August

The alarming surge in unemployment claims during August, as reported by the U.S. Labor Department, was five times worse than expected by most economists. Maine's unemployment rate at 7.6% is the fifth largest in the nation and nearly double the rate it was when President Bush vacationed here last year.

In refusing to authorize the emergency appropriation to fund the extended unemployment insurance program, Bush contended that "the recovery is here" and "that out-of-work Americans would benefit more from a cut in the capital gains tax!" More than 150 union members from Maine, New England, New York and Philadelphia gathered at a public park in Kennebunkport to take issue with the administration's callous attitude and disregard for the unemployed and their families. The informational rally displayed signs and shouted slogans reflecting the needs of those out-of-work before parading to President Bush's home on Walker's Point — where he is vacationing again.



See Photos on Page 14

### In Refusing To Help the Unemployed

Senator George Mitchell  
Majority Leader  
U.S. Senate

During a recession, jobs are lost. Our economy loses ground. As the 102nd Congress resumes its work in September, our nation faces the continuing affects of an economic recession.

Over this summer, nearly 9 million Americans were unemployed. Nearly 3 million Americans also had exhausted their unemployment benefits between July 1990, when the recession began, and July 1991.

In early August, Congress approved an emergency extension of the unemployment insurance program. The legislation was important to Maine — which has one of the highest unemployment rates in the nation.

The Maine Department of Labor estimated that as many as 25,000 Maine families would receive as much as \$50 million under the legislation. In Maine, as individuals exhaust 26 weeks of regular unemployment benefits, the legislation would provide an addition 30 weeks of compensation.

*continued on page 10*

### The Maine Workers' Compensation Scam Real Injuries — Little Compensation

by Pat McTeague  
Legal Council, Me. Building Trades Council

#### McKernan's Record.

In 1987, McKernan, working with the insurance industry, orchestrated a crisis on workers' compensation insurance availability. The crisis involved McKernan's rejection of the State Fund mechanism providing affordable and available workers' compensation insurance and his veto on legislation providing that all writers of workers' compensation insurance if they chose to do business

in Maine, would be obligated to write all lines of insurance. McKernan closely collaborated with the insurance industry in its demand that injured workers benefits be cut overall by 50%. That cut was achieved in November, 1987 when McKernan and the insurance industry "placed a gun" at the Legislature's head and imposed the greatest cut in workers' compensation

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## Unscrupulous Contractors Create Burden for all Mainers

by Bruce King, B/R  
Carpenters & Millwrights  
Local 621

Local construction unions are furious with the blatant violations of state and federal laws which occur routinely across this state. The problem is far greater than it appears on the surface, and various unions intend to work with authorities to be certain that violators are exposed. This is not a union or non-union problem. This is not a labor or management problem, it is a problem which all workers, taxpayers and contractors must deal with to create a fair bidding process on all construction

projects which develop in our state.

Most contractors are fair and legitimate, but too many are not. I am not opposed to out-of-state construction companies. Many offer good wages and benefits, while many in state contractors do not. If outside contractors agree to utilize the Maine workers as much as possible, offer decent pay and benefits, and follow the laws then they should be welcome to compete. Too much harm is created by contractors who fail to comply with state and federal laws.

The Sams Place project was raided last week by the Immigration Department, which uncovered numerous illegal workers. This il-

lustrates the need for the strict enforcement of state and federal laws. It appears to some that these violations only hurt our unemployed construction workers, but, in fact, everyone is affected.

The problem of illegal immigrants on construction projects would not exist if the employer would require documents that establish identify and employment eligibility as is required by law. It also would be a great service to this region if immigration officers were based in Bangor as well as Portland. There was enough public awareness of this project to alert the local people to the problem, but it was well under way before the of-

ficers traveled up here. With the constant movement of non-Americans through Bangor, we need local service from our government.

Immigration law violations are only the tip of the problem created by unscrupulous contractors. It had been stated that these employees were being paid cash or check for their labor, without any state and federal taxes being withheld. It is likely that IRS laws were broken and that no taxes will be paid by these workers. With the contractor exposed, it is possible that the current payroll cannot be met, meaning the remaining legal immigrants and other workers may now be

working for nothing. The state does have a program to help recover these wages, but is funded by Maine people. There seemed to be a wide range of wages paid, and a difference in the amounts reported paid and received. Deductions may have been withheld but never sent to all the proper agencies.

Workers' Compensation has been a subject of extensive arguments in this state. Illegal workers who have no recorded income are probably at their own risk when their employers pay no Workers' Compensation premiums for these workers. A similar situation exists if out-of-state contrac-

*continued on page 20*

★★★ September 2nd ★★★  
**LABOR DAY**



## Carpenter's Local 320

Russell A. Clement, Bus. Agent

WORK, WORK, WORK, where is it all? Local 320 has members scattered all over the country including Alaska. Without these members being willing to travel, times would be even worse than they are, and they are bad. Not very much work in site for the remaining months of this year. Hope 92 brings better things.

It's time this country takes a hard look at the good old U.S. and less worry about these little foreign countries. Charity begins at home. The local field day was held August 3 and a good time was had by all.

Thanks to members Bill Rancourt, Dave Ladd, and Edie Bentinen for their donation of time in building and painting a handicap ramp for a very worthy cause. The Local and Kennebec Supply paid for materials.

Summer is passing us by, fall is in the air. In December the Local will be having a Pin Banquet and Christmas Party at the VFW in Winslow. Just reminder, be American, buy American and Union is best — we will survive in solidarity for all.

Nationally known experts in the field of health care will be among the speakers at a conference on Friday, September 6th in South Portland, chaired by Senator Bill Cohen, ranking Republican on the Senate Select Committee on Aging. It is scheduled for 9 a.m. to 3:15 p.m. at the Sheraton Tara Hotel.

The meeting, to which the public is invited, will bring together experts in government, the health care professions and private industry from Maine and elsewhere. Under discussion will be the challenges of providing universal access to affordable, quality care, particularly for those in rural areas.

Delivering the keynote address will be Gail Wilensky, administrator of the federal Health

Care Financing Administration, which oversees the federal Medicare and Medicaid programs.

In addition, Joseph A. Califano Jr., former secretary of Health, Education and Welfare, Carl Schramm, president of the Health Insurance Association of America, and Joshua Weiner, senior fellow in economic studies at the Brookings Institution in Washington, will travel to Maine for the session.

"I am very please that these experts in the field of health care have agreed to come to Portland to participate in discussions on this pressing issue," Cohen said. "My hope is that this conference will prompt some creative thinking on the health care challenges facing Maine and the nation."

The session will feature a series of speeches and roundtable discussions that will examine such issues as controlling health care costs, business's role in providing health care coverage, the particular health care requirements of rural areas and planning for the health care needs of older Americans.

For each subject area, a nationally recognized authority will present

an overview of the topic. That speaker will then join several Maine experts in a roundtable discussion moderated by Cohen.

Califano will open the conference's first session with a discussion on health care costs: Schramm will address the economic impact on businesses of providing health care coverage for employees, and Wiener will discuss the health care needs of the over-65 population. The lead speaker in the area of rural health care will be announced shortly.

Wilensky will deliver the luncheon address, a "Report from Washington."

"Rising health care costs and the problems of access to quality care are of concern to health care providers and consumers alike," Cohen said, "and I hope that many Mainers will be able to attend this conference so we can have a full exchange of ideas on these subjects."

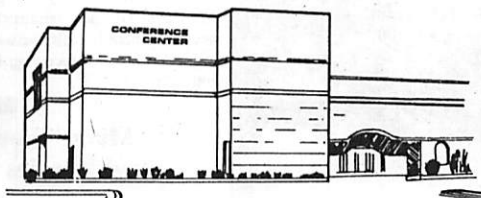
There is no registration fee for the conference. The only expense is \$17 to cover the cost of the luncheon. Reservations can be made by calling Cohen's Portland office at 780-3575.

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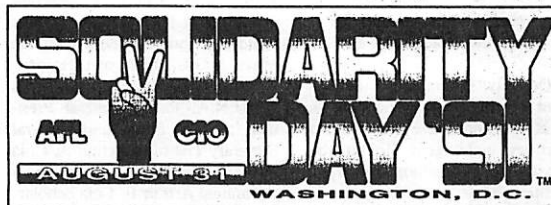
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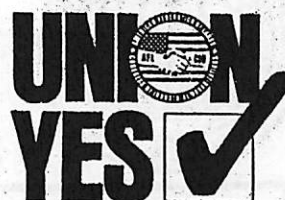
## U.A. Local 783 Plumbers & Pipefitters

CHARLES E. HURLEY



Solidarity Day Rally

AMERICA WORKS BEST  
WHEN WE SAY...



It looks like we've lost Loring AFB. Congresswoman Olympia Snowe did put up a strong fight to save it. Senator Cohen and Senator Mitchell did their part.

I do not understand why Congressman Tom Andrews voted for closing. Perhaps he has plans for using the left-overs. It's ORTS to do.

Business Manager Dick Williams and Brother Maurice Albert and Brother Gary Hamilton attended the U.A. Convention at Las Vegas. All the officers were re-elected. There were a few constitutional changes.

Gary was pleased by the friendly

attitude of delegates. Maurice's special welding hat drew attention. He'll have it at next meeting. He and Betty met Tom Harkins of Iowa. He may be presidential candidate. There will be a convention report by all three.

We will be getting more work in Rumford. There are three contractors there at the present time.

The next meeting will be September 6, 1991. Have a Happy Labor Day Weekend!



### Building Trades Officers

Maine State Building and Construction Trades Council Officers are (L-R) David Savage, President and Carl Trask, Vice President. Missing when photo was taken were D. Bruce King, Financial Secretary/Treasurer; and Stanley Wallace, Sergeant-At-Arms.

### MAINE STATE BUILDING & CONSTRUCTION TRADES COUNCIL — AFL-CIO

LOCAL #321 U.A.  
David Savage: B/M  
Council Pres.

LOCAL #1377 LABORERS  
Carl Trask: B/M  
Council V.P.

LOCAL #621 CARPENTERS  
D. Bruce King: B/A  
Council Sec./Treas.

LOCAL #1253 I.B.E.W.  
Stanley Wallace, B/M  
Sergeant-at-Arms

LOCAL #567 I.B.E.W.  
Milton McBrearty: B/M

LOCAL -12 LABORERS  
Robert Wadsworth: B/M

LOCAL #327 LABORERS  
Dennis Lettre: B/M

LOCAL #1284 LABORERS  
Richard Dustin: B/M

LOCAL #6 ASBESTOS WORKERS  
Leo Santa Maria, B/M

LOCAL #7 BRICKLAYERS  
Lawrence MacPherson: B/M

LOCAL #95 ELEVATOR CONSTRUCTORS  
David O'Brien: B/A

LOCAL #4 I.U.O.E.  
William M. Williams: B/R.

LOCAL #320 CARPENTERS  
Russell Clement: B/A

LOCAL #407 CARPENTERS  
Robert Morin: B/A

LOCAL #496 IRON WORKERS  
Gerald Trask: B/M

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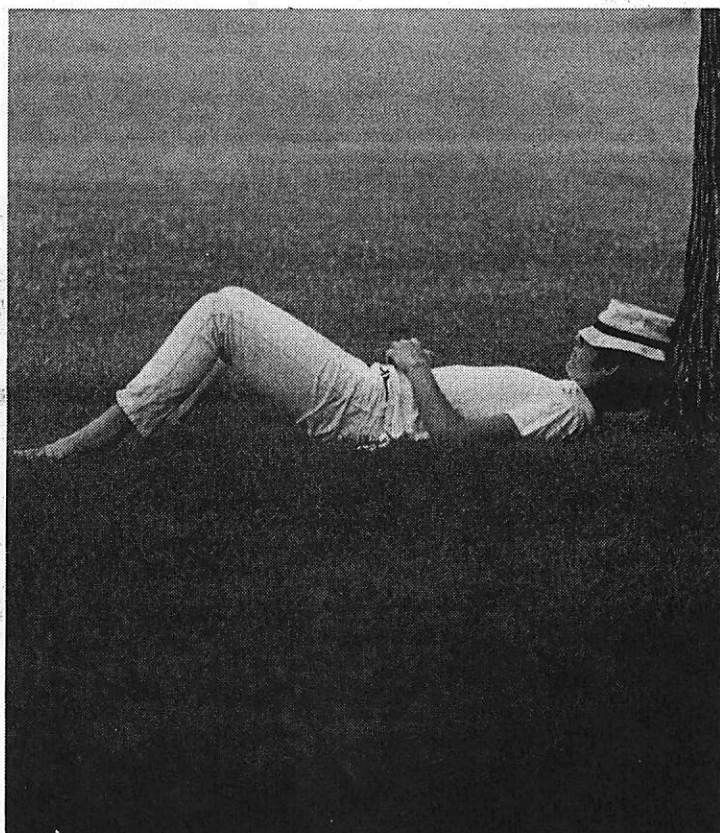
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Ken Forget: B/M

LOCAL #340 TEAMSTERS  
Robert Piccone: B/A

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John P. O'Brien: B/A



## TO ALL THE WORKING MEN AND WOMEN OF MAINE.

We especially want to recognize the hard-working men and women of IBEW Local #1837 and wish you all a leisurely Labor Day Celebration '91.

Many thanks from all of us at CMP.



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### Laborers L.U. 12

Robert L. Wadsworth B.M.

On July 31st myself and President of the Retirees Council, Ed Aceto, attended the dedication of two new buildings in Hopkington, Mass. The \$3.4 million Conference Center was dedicated in Arthur E. Coia's name, while the new dormitory was dedicated in honor of

Felix Conti. Conti is Secretary Treasurer of N.E. Laborer's Trust Fund and former President of the Mass. A.G.C. Board of Directors.

More than 500 officers from L.I.U.N.A. joined General President Angelo Fusco and General Secretary Treasurer Arthur A. Coia in the presentation of \$66,000 from the annual Arthur E. Coia Scholarship Fund. Twenty-five new recipients and forty-one renewals received \$1,000 each.

Concluding the ceremonies on the 31st was a social gathering to celebrate the 78th birthday of Arthur E. Coia. Everyone enjoyed a piece of his six foot long birthday cake. Local 12's Board and membership extends its best wishes to him for many more healthy years to come.

To the workside things have picked up with a shutdown going on at Rumford giving us full employment with various contractors.

Local 12 is saddened by the untimely passing of Brother Elmer Dubois of Brunswick on August 8th. He was 78 years old and had been a valuable member since 1954 (38 years).

In closing remember that the next meeting will be held at 8:00 a.m. on Sept. 8th. Also, all retirees will be meeting on Saturday, Sept. 28th at 10:00 a.m.

We wish all our members, families and friends a safe and enjoyable Labor Day.

## Health Studies Raise Suspicion

Dr. Edward Martin has grown accustomed to seeing patients with cancer and lung diseases in his family practice.

A town of 3,300 people in the hills of western Maine, Mexico is just across the Androscoggin River from Boise Cascade Corp.'s paper mill in Rumford.

"I think chronic respiratory disease and cancer incidences are much higher here than in most places in the state. And I think the mill has something to do with it," says Martin, 63, who also serves as Rumford's health officer.

Martin himself was diagnosed with prostate cancer two years ago. His prostate and part of his bladder were removed. But a recent follow-up test found the cancer had returned.

Martin believes a house-to-house survey should be done to determine the area's cancer rate.

"They like to call everything anecdotal, but it's only anecdotal because nobody's ever done the studies," he says.

One study that was done by the Maine Bureau of Health initially supported the belief of Martin and some local residents that the Rumford-Mexico area has a higher-than-normal rate of certain diseases. But the study itself has become a source of controversy because state officials say they've found discrepancies in the preliminary results.

The state's Chronic Disease Surveillance Project initially found significantly higher rates of certain types of cancer in the Rumford area including non-Hodgkins lymphoma, lung and cervical cancer.

The study, covering the years 1984-1986, also found an excessive rate of non-Hodgkins lymphoma in another paper mill town, Madawaska, near the Canadian border.

And it found high rates of respiratory diseases in Rumford, Madawaska and two other mill

towns, Millinocket and Bucksport.

But after the preliminary findings were released, state officials found discrepancies between disease incidence rates from the Maine State Cancer Registry and hospital discharge statistics. They fear that some cancer deaths might have been counted twice, artificially inflating the disease rate in places like Rumford.

"With that discrepancy unresolved, we really can't depend on those rates," says Dr. Kenneth Burke, the epidemiologist on the project. "From a scientific point of view, these rates are uncorroborated and...there's a real problem with using these rates as reflective of what's going on in the community."

Burke says state officials are working now to double-check the initial findings.

Boise officials say it's unfair to blame the mill for the purported high disease rate that may not even exist.

"From what we've seen, there's some question about the credibility of the state study from the people themselves who've done it," says mill spokesman Jeff Nevins.

Other studies have found elevations of certain types of cancers and respiratory diseases among paper mill employees, but they haven't involved enough workers to make definitive conclusions.

Research is continuing, for instance, on a group of workers at James River Corp.'s mill in Berlin, N.H., that was assembled in the 1960s, and is re-examined every six years.

After the 1985 exams, Dr. Paul Henneberger looked at the cause of death among 883 workers involved in the study. Among workers in the pulping section of the mill he found an excess of pancreatic cancer — five cancer deaths when 1.6 were expected.

Excerpted and reprinted from Sun-Journal, Lewiston.

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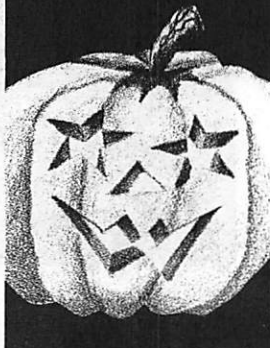
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Local 567



Milton McBrearty, B/M

As Labor Day approaches once again, our work situation has not improved appreciably. There are some jobs coming out for bid in the next few months and, hopefully, our contractors will be able to obtain some of this work. Burns & Roe has hired four of our members at Maine Yankee and other small jobs are popping up in the industrial and commercial markets.

L.U. 567's market recovery program is now in effect although it will be a few months before we are able to target jobs in an effective manner. In the meantime, it is the aim of the Local to put members back to work by any and all innovative means.

Labor Day is a celebration of all the efforts put forth by the skilled craftsmen in the union work force.

I think it is important that the unions start putting pressure on business as a whole to consider us to do their work and not just pay our hard-earned dollars to support endeavors that keep us out of work. We were paying health insurance premiums to companies that hire non-union contractors to build their buildings, contractors that do not provide health insurance for their employees and families, thus increasing our health insurance premiums. We are paying accounting firms to audit our trust funds, firms that hire non-union contractors. We are paying fees to banks where we keep our trust funds that also hire non-union contractors, support non-union developers, and in essence, keep us out of work.

I can't help but wonder how long the working men and women of the labor movement are going to sit back and let corporations continue to use our funds as leverage against union workers and their families. Let us set aside our differences and get the message out to the public that we are no longer going to bury our heads in the sand and say there is nothing we can do about the situation. Talk to the elected officials of your union and let's start to put our influence back to work for us. It's time to make the union movement in Maine the force it once was. We no longer have the time to waste needlessly wondering what we can do to help ourselves.



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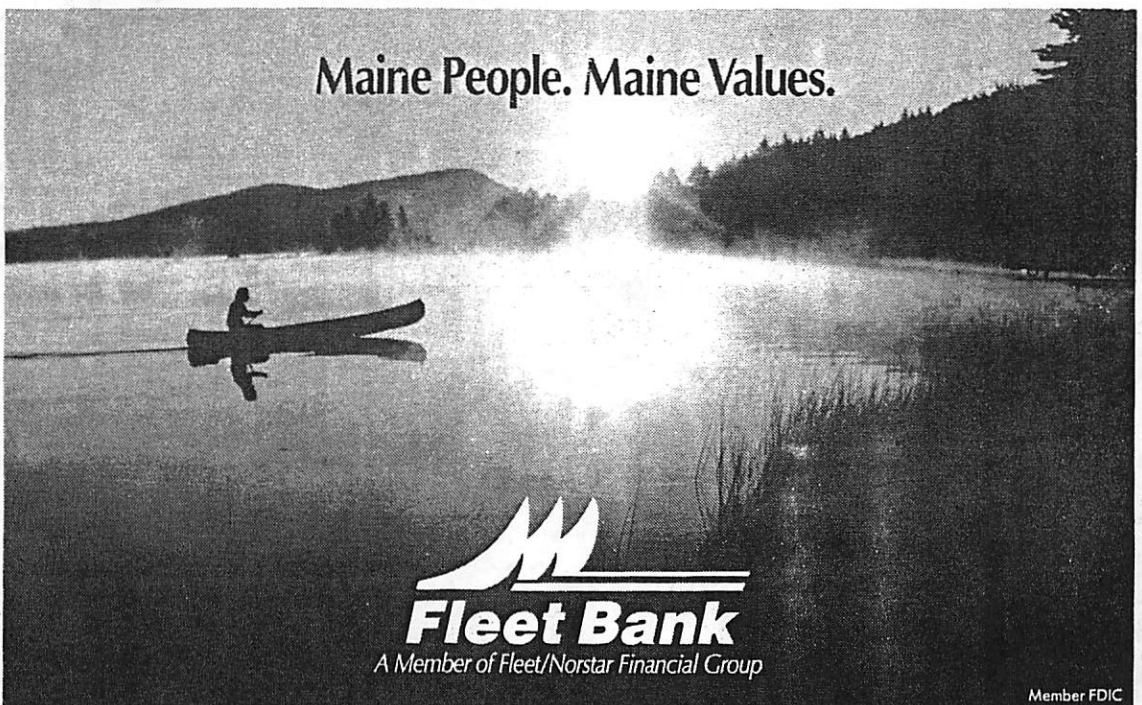
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## U.A. Local 217 Plumbers & Pipefitters

Frank Joyce, B/M

Well, its that time of year again — summer is ending and school is beginning, including our apprentice program on September 9th at the Training Center Building. Our first class will be welding. This brings to my attention and it should yours also, that while 75 members plus 8 apprentices are unemployed, the first member to get a job is a "welder."

Why, with all the welding

facilities we have, that noone is taking advantage of this opportunity. If anybody is interested, we open at 7 AM and all members are welcome to its use.

As you know we have not been doing any work at Maine Yankee for several years. Through the efforts of the Me. Building Trades Agents, the Me. AFL-CIO and our legal counsel, Pat McTeague, we have made some inroads and will be

getting some work including the next shutdown.

I attended the 34th National Convention in Las Vegas along with Delegates, Carl Hendrikson and Steve Amero. President Marvin Boede was re-elected along with several other officers. Others were elected to fill vacancies created by retiring officers. There were 3,600 Delegates voting on changes in the U.A. Constitution.

Work is still slow, but I have been meeting with contractors, both local and out-of-state, and discussing what we can do to help them on bidding for work. We have had some positive responses.

I would like to say that although times are tough right now, things will pick up. Think twice before taking a route a few members have taken, as there's only a "temporary cure."

Have an enjoyable and safe Labor Day weekend. Think solidarity!

## Workers' Comp Scam

continued from page 1

tion benefits ever imposed by any state upon its people. The 1987 cut substantially eliminated inflation protection from workers' compensation benefits, and provided for a cut-off, in almost all cases, of benefits, regardless of the severity of the injury, the unavailability because of work injury of suitable employment within an individual's area of residence after 400 weeks.

In spite of these horrendous benefit cuts, which have not yet substantially effected these injured workers and which will really not take effect until after McKernan is safely out of office, insurance costs under the McKernan Administration have increased to Maine businesses on an average by 60% and with the added rate increase planned by McKernan's Superintendent of Insurance will increase by 80% in 1991. McKernan's record going into the 1990 legislative session was decrease benefits, concentrated on long-term disabilities caused by serious injuries of 50%, and an increase in costs of 60%.

### The Biggest Benefit of All.

Total immunity for negligent employers and managers, even though who intentionally and recklessly violate safety regulations, is the greatest benefit enshrined in the Workers' Compensation Act and McKernan has fought consistently and tenaciously under all circumstances to keep that benefit not for injured workers but for negligent employers and negligent managers. The extreme nature of this total immunity can only be understood when it is considered that even an employer or manager, who knowingly and intentionally violates a clear safety regulation with a predictable consequence of serious injury to the worker, is totally immune from tort responsibility. Total immunity has in far too many cases produced total irresponsibility on the part of some employers. Nevertheless, regardless of the recklessness, negligence or intentional violation of safety regulations, and even in the case of very severe injuries, including those which cause loss of wage earning capacity, physical disability beyond 400 weeks, immunity from responsibility in tort is complete.

The McKernan Administration fought against and testified against the workplace manslaughter bill in

continued on page 7

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## Workers' Comp Scam

continued from page 6

the 114th Legislature and McKernan, only under very severe pressure after his attempt to torpedo the bill failed, signed the workplace manslaughter law.

### Injured Workers Benefits are Meager and Uncertain.

Insurance industry propaganda claims that workers' compensation is a no fault system with quick and adequate benefits for wage replacement. Yet reality is very different from the false promise of the insurance industry. Ask any injured worker. Benefits are usually inadequate, often delayed and under McKernan's 1991 scheme, often unfairly cut off.

The initial promise of workers' compensation was 66-2/3% of wage replacement. Yet, the fact that injured workers receive income not only in the form of wages but also in the form of fringe benefits is conveniently ignored. Most workers, particularly those in the union sector, receive fringe benefits which are a substantial part of their overall income package.

Fringe benefits constituting family health insurance and pensions, often amount to 25 to 33% in addition to wages. Thus, replacing 66-2/3rds of lost wages, but nothing in fringe benefits, results in an actual rate of compensation in terms of total income replacement for the injured worker, if only about 50% as opposed to 66-2/3% his financial loss.

An injured worker on workers' compensation, even if he receives wage replacement benefits on a prompt and steady basis, clearly lacks the economic wherewithal to purchase family health insurance. Thus he and his family may be without needed medical care or be forced to obtain medical care if available on a charity basis with the payments being made by increased health care costs of other citizens or through public funds. The Legislature in 1991 at the demand of McKernan, the insurance industry, and the so-called Workers' Compensation Reform Committee, specifically provided that fringe benefits should

not be considered lost income on the part of injured workers.

McKernan, a declared "friend" to the insurance industry was not satisfied in cutting the income replacement formula of injured workers from 66-2/3% by ignoring fringe benefits. He also provided that an injured worker, in order to continue receive income replacement benefits, would be obligated

to prove that there was no reemployment available to him any at any wage level within a 150 mile round trip from his home. This was done by a definition of the worker's community as to include anyplace within 75 miles of his home. A 150 mile round trip daily round trip adds about 3 hours of commuting to the work day and according to

continued on page 11

## ACTWU UPDATE

ACTWU has given birth to ACT II Inc., the worker-buyout of the John Roberts Clothing Company in Biddeford. Papers were signed in early June, and today the Company is operating with 170 worker-owners producing men's and women's suits and sportcoats (on sale at the Factory outlet store in the Biddeford Industrial Park, with a 10% discount for AFL-CIO Union members).

We have a long struggle ahead of us, to make ours a profitable business in a very difficult economic environment... we are learning about workers-ownership as we go, with the assistance of the ICA Group of Boston.

In other news... we are in negotiations nationally with the Cotton Garment Industry for a new contract for shirt manufacturers, including our 700 members at Hathaway Shirt in Waterville. It comes as no surprise to any of us that the major issue continues to be health insurance and how to pay for benefits that our members and their families need.

ACTWU members will continue to be involved in state and national political fights to win passage of Universal Health Insurance, to provide health care as a right of citizenship, and to take it off the bargaining table.

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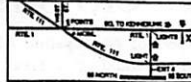
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## Give Students Awards

Local S-6 has awarded four \$500 scholarships from the Dorothy Shorette Scholarship Fund.

The scholarship winners were chosen by Bath City Clerk Beverly Henrickson, Rev. Stanley Welch and Nathan Watson.

The 1991 Scholarships were awarded to the following people:

Stephen E. Bodge, II  
son of Stephen E. Bodge  
Department 34

Alisa E. Blaisdell  
daughter of Harold Gibbs  
Department 15

Brian Laplante  
son of Richard Laplante  
Department 19

Melanie Libby  
daughter of Maurice Libby  
Department 17

We would like to thank all of the applicants for their interest in the Dorothy Shorette Scholarship, and would like to again congratulate all of this year's winners.

For anyone interested in applying for a scholarship next year, please be advised that the scholarships are awarded only to a son or daughter of Local S-6 member. The applicant must be a graduating high school senior.

Reprinted from the Beacon.

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## Retirement Planning: The Benefits of Tax-Advantaged Investments

"It gets late early out there." Nowhere does Yogi Berra's famous phrase more aptly apply than in retirement planning. Though the day you retire may seem far away, now is the ideal time to prepare for those post-employment years.

The key to successful retirement is sound financial preparation. While pension funds and social security will provide some financial support, the strong likelihood is that they will not provide sufficient income for you to enjoy the lifestyle you've worked so hard to achieve. As a result, you must take a much more active role in planning for your financial future.

The first step is to determine your current financial status and your long-term financial requirements when you retire. By realistically assessing where you stand today, and projecting what your needs will be down the line, you can develop a strategy that will provide you with a comfortable retirement.

If you do not already have a financial advisor, now may be the right time to select one. He or she will be able to assist you in the

development and maintenance of a long-term requirement planning strategy.

A fundamental element in retirement planning is to invest in long-term growth vehicles that reduce your tax burden today and help you save for tomorrow. By investing in tax-free and tax-deferred investments you will be protected against uncertainties in the future economy. Although federal tax rates have declined for many individuals in the past decade, there is intensifying pressure at both the state and local levels to increase taxes. Therefore, tax-advantaged investments, which include tax-free municipal bonds, tax-advantaged zero coupon bonds, and tax-deferred annuities, are worthwhile alternatives to consider.

### MUNICIPAL BONDS

A municipal bond, or muni, is a debt security that is issued by the state, city, or other political subdivision chartered by the state. Municipal bonds are currently the only source of tax-free income left

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after passage of the 1986 Tax Reform Act. They have great appeal to individual investors because they offer safety, flexibility, diversity, capital appreciation potential, and marketability. Additionally, municipal bonds are one of the safest investments available, second only to U.S. government obligations by most standards.

Municipal bonds are issued with various maturity dates. They come due over many years, therefore repaying investors every year until final maturity. This allows you to select from a variety of different maturities and rates of return within your portfolio. Due to the vast number of issues offered across the country, you can diversify your holdings geographically as well as over time. Perhaps most important, however, is the fact that the municipal bond secondary market is one of the most active markets available. This allows investors to sell their bonds quickly and easily, if they are not held to maturity.

### TAX-ADVANTAGED ZERO COUPON BONDS

Municipal bonds are also available as zero coupon bonds, known as zeroes, which offer exceptional growth potential with a small initial investment. Zeroes can be purchased at deep discounts, perhaps as little as 20% to 30% of their face value. Best of all, the

growth on the original investment to maturity value is treated as tax-free interest, not as capital gain.

Additionally, reinvestment of interest income is not necessary. Rather than paying interest semi-annually, zero coupon bonds compound automatically, free from all federal income tax. Depending on the state in which you live, income from zero coupon bonds may be free from state and local taxes as well.

### ANNUITIES

Tax-deferred annuities offer another tax-advantaged way to save for retirement. Annuities, issued by insurance companies, are investment contracts in which the holder receives regular payments for life, or for a fixed period of time, in exchange for the immediate deposit of a specified number of dollars. All interest and dividends earned in an annuity are free of federal, state and local income tax until you begin to receive annuity payments. Your annuity income will compound without being reduced by current income taxes; therefore, you can earn interest and/or dividends on money that would normally have been paid out in taxes.

While the tax-deferred annuity should be considered as part of a long-term program for retirement income, the annuity does give you access to income when or if you

need it. However, current tax law states that withdrawals from a deferred annuity are considered withdrawals of interest and are subject to ordinary income tax. In addition, if you are under age 59½, a government penalty of 10% of the interest is imposed.

### FIXED AND VARIABLE ANNUITIES

In addition to municipal investments, tax-deferred annuities offer another tax-advantaged investment alternative to consider for retirement planning.

There are two different types of deferred annuities: fixed and variable.

A fixed annuity offers a guaranteed interest rate for a specific period of time. Both principal and interest are guaranteed by the issuing company.

A variable annuity offers a wide selection of investment choices, ranging from stocks and bonds to asset allocation funds. The value of a variable annuity varies with the investment performance of the underlying fund; therefore, principal and interest are not guaranteed.

Regardless of the type of deferred annuity you choose, you will be able to accumulate retirement savings at a greater pace because annuities allow you to postpone paying taxes on the money you are investing.

The key to retirement planning is initiating the process as soon as possible. A financial advisor can be helpful in determining your current financial status as well as mapping out your future retirement needs. Once these parameters have been set, you will be able to choose the tax-advantaged investments which are most appropriate to attain your financial goals.

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## AFL-CIO Offers Members New Mortgage Program

Members of participating AFL-CIO unions could get a break on mortgages under a new program set up by the labor federation and the Federal Home Loan Mortgage Corp.

The 6-week-old Union Member Mortgage program allows members to buy a home with a down payment as low as 5 percent. And,

under an offshoot announced this week, eligible first-time home buyers would have to come up with only 3 percent out of their own pockets.

The lender is PHH Mortgage Corp., a New Jersey subsidiary of Hunt Valley, Md.-based PHH Group. U.S. Mortgage will service the mortgage for the life of the

loan. Private mortgage insurance is through GE Capital Mortgage Insurance Corp.

The Federal Home Loan Mortgage Corp., known as Freddie Mac, is guaranteeing the secondary mortgage market.

Reprinting from the Portland Press Herald.

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# Whiplash

The dictionary defines whiplash as "an injury to the cervical spine caused by an abrupt jerking motion of the head, either backward or forward." Before the days of high speed travel with the inevitable sudden, jerking stops, the term whiplash referred to the action of a horse whip — the quick, undulating crack, set in motion with a snap and within seconds going slack once more.

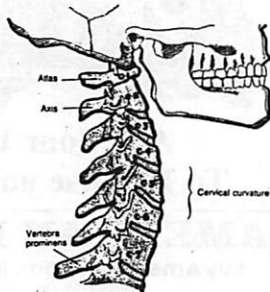
But in the case of the human neck as whip, the snap in the wrenching split second may cause long-term damage. Picture sitting in an automobile, the body motionless within the moving vehicle. Then comes the sudden impact, or the extra sudden push when struck from behind.

The weight of the body, through the law of physics called inertia, resists the impact and remains essentially motionless. But the weight of the head atop the highly mobile neck snaps forward, with severe strain placed on the delicate mechanisms of the neck and upper spine. The generic term for any of several resulting injuries we call whiplash.

## ABOUT THE NECK

The neck is comprised of seven individual small bones collectively known as the cervical spine. The neck provides full support to the head, which contains twenty-two bones of its own and has an average weight of fourteen pounds.

The bones of the neck are arranged in a precise pattern and structure to support the head. A delicate curvature must be maintained at all times to allow a clear channel for the passage of the vital spinal cord



which travels through the center of the neck bones, and the equally important nerves which exit the cord in between these bones. The curve of the neck also plays a part in determining the overall shape and structure of the rest of the spine, affecting the entire skeleton and its ability to maintain balance.

## WHAT HAPPENS IN WHIPLASH?

The sudden jarring crack of whiplash may cause injury, from moderate to severe, to the intricate bones and muscles of the cervical spine.

When the bones of the neck move out of normal position, it causes a restriction in the opening between them, where the nerve and blood vessels are passing through. This may result in an irritation to the nerves and interference with nerve transmission and blood supply vital to body function. The so-called pinching of nerves may cause reduced function, or, depending on severity, complete dysfunction of the area of the body governed by the impulses from the affected nerve.

## NECK INJURIES



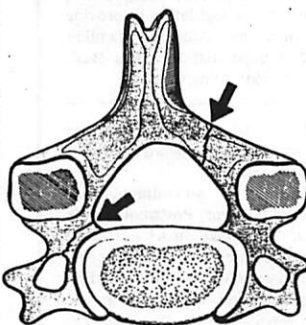
If the whiplash causes constriction of the blood supply to any area of the body, a variety of problems may result. Indeed, pinched nerves and/or constricted blood supply may masquerade as a number of illnesses; in this case, the organ supplied is signaling its distress.

Compounding the possibility of severe whiplash injury is the automobile accident that occurs on icy roads, when the driver is already tense, or the accident that happens as a result of driver fatigue and momentary inattention to the road and other traffic. Tension keeps muscles shortened and tightened, highly susceptible to injury. Fatigue and the resultant slackening of muscle tone also leads to heightened possibility of injury.

## HOW DO YOU KNOW IF YOU HAVE WHIPLASH INJURY?

Quite simply, often you don't. Symptoms of whiplash-type injuries may develop quickly, or then again may not show up for hours, days, weeks. Therefore, following even a minor accident, the kind where you just feel "shaken up", a visit to the doctor of chiropractic is in order.

The chiropractor is a health care specialist for problems relating to the spine and nerves. Early detection of problems helps assure return to the delicate balance of the cervical spine and the body it serves.



In a typical whiplash accident the head is thrown forward and then abruptly backward. Usually injury is to neck muscles, but extreme thrust may cause fractures of cervical vertebrae.

A doctor of chiropractic will make a thorough examination, including the use of x-rays and clinical laboratory tests. Following evaluation, the chiropractor will make the necessary delicate spinal adjustments to correct any misalignment of vertebrae, also alleviating pinching of nerves or constriction of blood supply to the body.

A simple understanding of chiropractic principles contributes to a relaxed and confident attitude toward adjustment, greatly enhancing its success.

Beyond providing specific treatment, the doctor of chiropractic can help you in health maintenance by teaching you to be more aware of your role in preventing spinal problems through proper exercise and diet, and learning techniques to relieve tension and stress which could help minimize future whiplash injuries.

Do not put off an early visit to your doctor of chiropractic following any accident!

## QUESTIONNAIRE FOR DETECTION OF POSSIBLE INJURIES CAUSED BY WHIPLASH

Following any accident:

1. Are you experiencing headaches, head and neck pains, stiff neck, muscle spasms?
2. Do you have restricted head motion?
3. Do you have equilibrium problems, loss of hearing, ringing in the ears?
4. Are you experiencing eye strain, increased sensitivity to light?
5. Have you felt light-headed, excessively tired, or blacked out?
6. Have you had any neuralgia (nerve pain) or neuritis (nerve inflammation)?
7. Do you have cold hands or feet, or numbness of arms, hands, shoulders, feet, legs?
8. Are you experiencing periods of unexplained depression, anxiety, irritability?
9. Are you unable to concentrate, have poor memory?
10. Do you have pains between shoulders, low back pins, tremors, rapid heartbeat?

If you answer to any of these questions is YES, you may be suffering from a misalignment or dislocation due to whiplash. Your doctor of chiropractic is eminently qualified to assess any problem following tests and examination.

CALL FOR AN APPOINTMENT NOW!

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# Jobless Benefits Blocked by Bush

by U.S. Rep. Tom Andrews

During his vacation in Kennebunkport, President Bush blocked legislation that would have provided temporary unemployment benefits for more than 5,300 jobless workers in Maine. The president did so because he said the country is coming out of the recession.

But as one unemployed worker told me recently, "If the recession is over, where are the jobs?"

Unemployment in Maine is at 7.6 percent, the fifth highest rate in the nation. This is nearly double the rate it was when Bush vacationed here last year. Jobs are disappearing. Retail sales are slow. Real estate ventures and the banks that floated them are continuing to go belly-up. Bankruptcies and foreclosures are at their greatest level since the Great Depression. Credit is still tight and wages are flat.

At the same time, cities and towns are suffering from reduced federal aid, especially for education. Taxes in Maine are going up while services are being cut.

To the president, these are merely "lagging economic indicators." But the only thing lagging is action by the president.

It's obvious that from the tennis courts on Walkers' Point, President Bush can't see what is really happening to Maine's economy. He is floating on his speedboat while Maine families are sinking in debt.

There are 50,000 men and women in Maine who can't find work, who can't pay their bills, who are struggling to meet their mortgage payments and pay for their children's education.



U.S. Rep. Tom Andrews

In nearly every recession since the 1950s, Congress has extended unemployment benefits beyond the initial 26 weeks. It did so because it takes much longer to find work when the economy is weak. One study conducted for the U.S.

Department of Labor found that 60 percent of the unemployed who exhaust their unemployment benefits do not have a job 10 weeks after their benefits end. This study was based on 1988 data when unemployment was only 5.5 percent. It is very likely that job searches will take much longer in Maine today.

But there is an even more important reason extended unemployment benefits are needed. Maine's working, middle-class families have paid into the system and they expect unemployment benefits to be there when they need them. Extending benefits during these tough economic times will fulfill our obligation to the unemployed and reassure our workers that the unemployment insurance system they pay for will ease the hardship of a temporary job loss.

I wrote to President Bush last month and told him that signing the bill for extended unemployment benefits "would show that your concern for the American worker is equal to the concern you have shown for the people of other nations." A few days later, President Bush signed the bill, saying he was indeed concerned for jobless Americans.

But the president wants it both ways. He signed the bill but refused to declare a financial emergency, thus blocking the release of federal funds necessary to pay for the added benefits. Even though there are three million American workers who have run out of unemployment benefits, President Bush said he didn't want to "bust the budget."

But last March, he "busted" the budget to provide aid to Turkey. In the same month, he busted the budget for Israel. In April, he busted the budget for the Kurds. But he refused to "bust the budget" to help the working families of Maine and this country.

The bill to extend unemployment benefits passed the House and the Senate with overwhelming bipartisan support. When Congress returns this month, there will be new legislation to extend unemployment benefits that won't require the president to declare a financial emergency. This time he will have to veto it. I will be working to win support for this measure and for overriding Bush's expected veto.

Then we can then turn our attention to putting this country back to work by investing in the American people — in their education, their health, and their well-being.

## Much Accomplished Much More to be Done

continued from page 1

work, to extending and reforming the unemployment insurance system, to limiting foreign imports, to revising child labor laws. The entire domestic program of the President can be summed up in the one word, "No!"

At the same time he has been instrumental over a period of years in getting the biggest tax cuts in history for the richest one percent of the people.

No matter what area we look at — whether it is workers' compensation and the battering workers took at the last legislative session in Augusta or the recent report of the General Accounting Office that OSHA policies and actions are too weak to insure workplace safety, those of us in the labor movement have an never-ending agenda.

At times I am sure that you become discouraged, as I too become discouraged. But in the din and dust of battle we should not lose sight on this Labor Day that, while much remains to be done, it is also true that much has been accomplished over the years.

Many of the things now taken for

granted, not only by union workers but by all workers — from child labor laws and minimum wage, to collective bargaining, pension protection and Society Security were first emblazoned on the banners of organized labor. We are today the largest, best-organized and in many cases, virtually the only force capable of stemming the tide of worker exploitation.

We have a long way to go — but we have also come a long way.

The year neither begins nor ends on Labor Day but I urge all of you in organized labor to each year take a moment to reflect on what we have accomplished. I also urge you to avoid discouragement and to rededicate yourselves to steadily continuing our efforts to press for what we know is right — the dignity of labor, safety in the workplace, a living wage, jobs with justice, civil rights, the right to bargain collectively and to strike without losing our jobs, universal health care, family leave — and a host of other issues that will help and benefit all Americans — not just a privileged, wealthy few.

## Senate Approves Defense Bill Authorizing Funding for Maine Programs

The \$291 billion defense authorization bill Congress passed before adjournment contains a number of items of interest to Maine, Senators Bill Cohen and George Mitchell announced.

"Maine-manufactured products continue to play an important role in the nation's defense, and we are very pleased that the Senate has approved this bill endorsing these programs," the Senators said in a joint statement.

The measure now goes to a House-Senate conference committee, which will reconcile the Senate measure with a similar House-passed bill.

The provisions of interest to Maine include:

— \$4.1 billion for five Aegis guided-missile destroyers of the type built at Bath Iron Works. BIW would have to compete with the Ingalls Shipyard in Mississippi for the contracts to build these ships.

— \$16.6 million for the manufacture of 1,066 MK-19 grenade launcher machine guns. Saco Defense Inc. is the only producer of these weapons. Saco as 525 employees, about 65 percent of whom work on the MK-19, which he company has produced since 1987.

— \$6.8 million for a jet fuel

## The President Is Wrong

continued from page 1

Extensions of unemployment benefits would be tied to the total unemployment rate of a state. In states like Maine with a rate of 8% or more, 20 weeks of extended benefits would be provided. In states with a rate of 7% or more: 13 weeks. States with 6% or more: 7 weeks. States with an unemployment rate less than 6 percent would receive 4 weeks of extended benefits.



Sen. George J. Mitchell

The President signed the bill into law in mid-August. But he refused to declare an "emergency" under the terms of the legislation so that additional funds can be provided. The President refused to assist American families who are in desperate need of help.

A trust fund exists to pay unemployment benefits during recessions. It currently has an \$8 billion surplus. Estimates are that it will grow to \$9.5 billion in 1992. That isn't right. It isn't fair.

The unemployment insurance system is not working as intended. The trust fund established to pay

benefits is growing, while millions of Americans who have lost their jobs through no fault of their own are not receiving benefits. Yet the President has refused to declare an emergency and address their needs.

When the Kurds in Iraq needed help, the President asked Congress for emergency spending. When the Turks needed help, the President requested emergency spending. When the Israelis needed help, the President requested emergency spending. Now there are Americans who need help. It's an emergency. But the President says no.

I disagree. I do not believe that American aid should go only to people outside this country. When Americans need help, they should get it. Americans for whom we have established a trust fund are as important as people for whom we have not. The trust fund is there for a reason.

The President hopes the recession will end soon and that unemployment will decline. We all share that hope. But Americans who are unemployed cannot pay their mortgages with Presidential hopes. They can't put food on their tables with kind words from Kennebunkport.

The President is wrong to think that American tax dollars should be used to help people overseas, but not Americans here at home.

Millions of Americans need assistance. This fall, Congress will press for new legislation to provide the help that American families need. I hope that President Bush will consider doing the same.

storage complex and distribution system at the Bangor Air National Guard base.

— Continuation of a program advanced by Cohen and Mitchell last year that allows the Portsmouth Naval Shipyard in Kittery and the seven other public shipyards to undertake additional defense-related work, such as equipment repairs and the manufacture of

parts. It also allows other defense applications of shipyard engineering services.

Before the amendment was adopted last year, Portsmouth only could undertake work assigned directly by the Navy or assignments the Navy allowed the yard to bid on in competition with other public and private yards. The Senators

continued on page 19

Offi  
Secretary



G. WILLIAM DIAMOND  
SECRETARY OF STATE

## Labor Day: Honor Working

Labor Day was established in 1894 as a legal holiday to honor America's working men and women. Since its inception, Labor Day has also regularly distinguished labor movement.

This has occurred because America's labor movement has eternally embodied the hopes, concerns and aspirations of America's working families.

"Fundamentally," as Richard Boyer and Herbert Morais contend in Labor's Untold Story, "labor's story is the story of the American people. To view it narrowly... would be to miss the point that the great forces which have swept the American people into action have been the very forces that have also molded labor."

"Trade unionism was born as an effective national movement amid the great convulsion of the Civil War and the fight for black freedom. It reached its greatest heights when it joined hands with farmers (and) small businessmen... in the epic Populist



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State of Maine

## Honoring America's Working People

revolts of the 1890's and later in the triumph of the New Deal.

Contrary to the arguments of some, organized labor has never been merely a special or limited interest. As an integral part of our economy, organized labor has always acted as a central agent in the operation and progressive transformation of our society.

Any American who has ever been paid a reasonable wage, ever received time off with pay, ever had their insurance coverage paid for by their employer, ever had their children education in a public institution, or ever collected an unemployment, workers compensation or social security benefit — is forever indebted to trade unionism.

So while you're out this weekend enjoying one last trip to the beach or summer barbecue. Take a moment to remember that many working people and labor unionists have struggled so that you and most other Americans could afford to barbecue and travel on holiday.



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## Older Women Working to Overcome Job Market Barriers

by Senator Bill Cohen

Statistics can tell a story, but Betty Friberg of South Portland can tell it better.

Mrs. Friberg is a statistic herself, one of 15.6 million displaced homemakers in the United States, women who have spent years managing a household and who suddenly, through divorce or the death of a spouse, are on their own financially for the first time.

But those numbers do not describe the problems these women face as eloquently as Mrs. Friberg.

"Suddenly I was displaced, devastated and had no idea what I would do," she said in telling her story in Washington last week at a hearing of the Senate Special Committee on Aging, where I served as ranking Republican.

The hearing was convened to examine the special problems faced by older working women — including low pay, limited opportunities, pension insecurity and myths about how efficiently they work — so Congress can take steps to correct them.

Since 1950, the nation has seen a 33 percent increase in women age 45-54 entering the job force. Right now, according to the Department of Labor, 10 million women over 50 are working and another 3 million older women want to work but cannot find jobs.

These women come from divergent backgrounds. Some have

worked before; others are entering the job market for the first time. Some are highly educated; others have few if any marketable skills.

But one thing they all face is a host of inequities in job opportunities, pay rates, and retirement and pension benefits. For example, women earn only 75 percent of what men earn for performing comparable jobs, and women aged 50 to 64 earn, on average, only 55 percent of what men their age earn.

A study by the Commonwealth Fund, a private foundation, found that older women must strive to overcome a host of stereotypes harbored by employers — that older workers cannot be trained in new technologies, and they cost more to employ, work less efficiently than younger people and are not serious long-term employees.

Performance studies by the Fund discredit these stereotypes, however, showing that older workers perform as well or better than workers 30 to 50 years younger in mental and intellectual capabilities. The study results also indicate that older workers are just as easily trained in new skills, such as operating computers.

Those findings were echoed by Evander Andrews, office manager of Tibbetts Industries, an audio electronics firm in Camden.

"We find that older women will stay with you. They're dependable and reliable and they stay with the job," he said.

Andrews estimates that half of his company's full-time employees are women. Most of them are over 40, and some are approaching 80.



"There's no reason why they shouldn't work if they're still in good health and they like to work. We feel they are still producing," he says, noting that older workers have fewer distractions from family obligations, such as taking care of children.

The good news in Maine is that programs are available to guide older women through job searches, and one of them is the program that brought Betty Friberg to our Washington hearing.

It's the Maine Displaced Homemakers Program, which she described as instrumental in getting her life back on track. Through the group she enrolled in career planning, job skill development and other

courses, and found needed support and encouragement by joining with women in similar circumstances.

"Like me," she said, "these women face special challenges to entering or re-entering the work force late in life. Our needs are different from those of younger women or older men."

Other types of help can also be found in Maine. Federally-funded programs with branches statewide, such as the Job Training Partnership Act and the Senior Community Employment Program, help retrain and place older workers in new jobs.

Another witness at the hearing emphasized unionism as an important element in solving the problems older working women face. Linda Chavez-Thompson, who is the international vice president of the American Federation of State, County and Municipal Employees (AFSCME) and executive director of AFSCME Local 2399 in San Antonio, Texas, stressed that belonging to a union can provide older working women with benefits such as higher wages, pay equity and increased retirement benefits.

But more is still to be done. While women have made great strides in the work place over the past two decades, we still have a very long way to go to provide meaningful employment opportunities for all older working women.

## Workers' Comp Scam

continued from page 7

the 25¢ commuting allowance allowed by the state, the cost in gasoline, oil, tires, mandatory insurance, the wear and tear on a vehicle, a cost of \$37.50 a day, or \$187.50 in a 5 day week. The cost of commuting is totally ignored in determining workers' compensation benefits so that an injured worker, even able to travel by car and had money to pay up front, who had been working on a job before an injury paying \$400 a week plus fringe benefits and who would initially receive workers' compensation of 2/3rds of his wage only or about \$266 a week gross, would spend up to \$187 weekly commuting for a \$200 a week job.

But is \$266 workers' compensation check would be cut in half if he obtained or refused a job paying half of that at \$200 a week which would leave him about zero after he bore the cost of commuting and taxes. Yet his workers' compensation benefits because of his new job would be reduced from \$266 a week to \$133 a week. Obviously, the purpose of this law is not to provide fair compensation or encourage suitable re-employment. Rather it is a deceitful scheme to cut workers compensation benefits from 2/3rds to 1/3 of wage loss.

The requirement to commute or move with likely family separation, is even worse after 40 weeks. After 40 weeks, the worker is required to move statewide, to anyplace in the State, to accept any job, at any wage, or have his workers' compensation benefits cut as if he had accepted a job in Kittery, even if he lived in Ft. Kent, or Old Orchard Beach if he lived in Madawask. The cost of even a weekly commute over a distance of hundreds of miles to be with his spouse and children at least over the weekend is obviously not economically feasible or practical, particularly with a person with

family responsibilities. Again, it is a clever and deceitful scheme to reduce an injured worker's wage replacement on the theory of any job, anywhere in Maine at any wage which in practical reality he cannot and will not accept.



Pat McTeague

Thus, the real purpose of a "statewide work search" after 40 weeks requirement and the 150 mile per day commuting requirement during the first 40 weeks is to cut an injured worker's wage replacement compensation from 2/3rds of the wage loss (remember zero is paid for fringe benefits) to a general level of 1/3 of wage replacement.

No other state in the continental 48 imposes such an inhumane and unjust burden on its injured workers. In the case of the 50 states, only Alaska imposes such a requirement and there, only in cases of permanent total disability.

Maine's law is unique in this regard. Uniquely bad, uniquely unfair and uniquely deceitful. The comments on the radio, TV and the extensive and often bias coverage in the Maine press have chosen to ignore this fundamental and harshly cruel law.

Injured workers, unless they are totally disabled for more than 3 years receive no inflation protection. After 3 years with a yearly in-

flation rate of 5% injured workers' wage replacement will be reduced from 66-2/3% to less than 50%. Even if the beginning figure would include fringe benefits, which McKernan's law has also excluded, the total income replacement would come down to approximately 35%.

The underlying premise behind all of McKernan's so-called "reforms" is benefit cuts concentrated on the seriously injured long term disabled. McKernan and his insurance and big business allies, were not satisfied with the onerous and unique cuts outlined above. They also concocted a scheme for so-called "independent" medical examiners to determine medical issues involved in workers compensation cases. An "independent" medical examiner, according to McKernan, is a company doctor. He need not be in the active practice of medicine, surgery or need not even have seen the injured worker. Rather, the "independent" medical examiner may sit in his office, review the paperwork and "write a report" for which he is paid by the insurance company. Based on this medical report by the so-called "independent" medical examiner, the compensation commissioner may be required to cut benefits even if the report of the independent medical examiner, who has never seen the patient and who was paid by the insurance company, conflicts with the analysis of the treating physician. No other state imposes this type of unfair "company doctor" masquerading as a "independent medical examiner" on its injured workers.

Some Democrats in the House and Senate fought against this particularly unfair provision and obtained an amendment providing that the independent medical examiner could not be a doctor who has performed medical-legal ex-

aminations for insurance companies within the last year. The fight during the September Special Session may remove that provision.

Likewise, some Democrats in the House and Senate fought to obtain a provision in regard to the statewide relocation, otherwise known as the statewide work search or family separation plan. The workers' expenses in checking out jobs in areas remote from his home alleged to exist by the insurance company would be the responsibility of the insurance company. Clearly, without that guarantee of expense money, the worker has no ability to check out the claims of the insurance companies that jobs are available at remote sites, yet his failure to do so, would be a basis for reducing or eliminating his benefits.

### "It's Only a Procedural Change"

Workers who have had serious injuries and endured the stonewalling from insurance companies and large employers, who are self-insurers acting as their own insurance companies, know the critical nature of protective procedural legislation to give them at least a fair chance of actually realizing the benefits promised by law. Procedures are the way that benefits are obtained or lost under the Workers' Compensation Law. Procedures may be dull, discussed in the abstract, but to the injured worker and his family, they are the critical means by which benefits are either gained or lost.

McKernan sought during the recent legislative session to make procedural changes regarding declaring company doctors, "independent" medical examiners, the statewide work search after 40 weeks with ex-

continued on page 14

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## IRS Affirms Favorable Tax Treatment of Job Targeting Programs

The Internal Revenue Service, (IRS) has issued several rulings reaffirming the agency's favorable tax treatment of union-sponsored "job targeting" programs. Under a typical job targeting program, a union agrees with a union contractor to accept lower wages on a particular "targeted job" to enable the union contractors to win the bid on the job.

These rulings make clear that:

- Payroll taxes (social security and unemployment insurance) and income taxes need not be withheld on payments made from the job targeting funds to union members working on lower-paying jobs;
- And sponsorship of a job targeting program does not jeopardize the tax exemption of a labor union.

Job targeting programs have been established by building trades unions throughout the country to help combat the loss of union jobs caused as non-union contractors win bids away from union contractors because of their lower wage scales.

Union members pay special dues into a job targeting fund, which are used to supplement the wages of the union members working on the targeted job. This enables the burden of reduced wages to be spread across the entire union membership rather than borne solely by those members working on the targeted job.

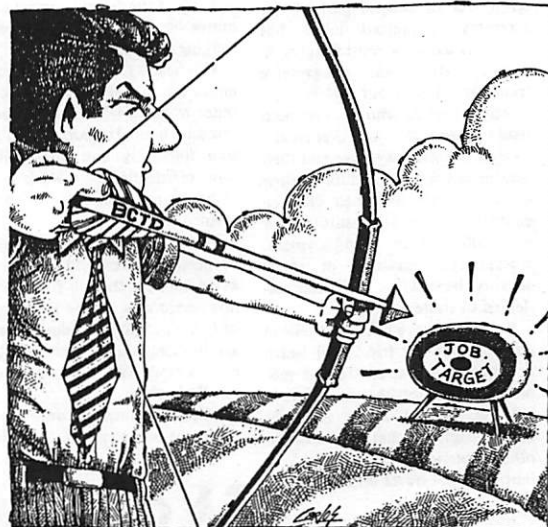
In 1989, the Associated Builders and Contractors (ABC), an association of non-union contractors,

wrote to the IRS attacking job targeting programs as tax evasion resulting in underpayment of social security taxes. It argued that labor unions sponsoring these programs should lose their tax exemption.

The BCTD, in responding in writing to the IRS, stressed that the withholding of social security taxes on wages supplements paid directly to workers from job targeting funds is neither required nor appropriate, and that the sponsorship of job targeting programs is fully within the scope of a labor union's tax exemption.

After a year of consideration, the IRS ruled in favor of the BCTD's position, reaffirming several rulings it had issued on job targeting funds in the mid-1980s.

"The IRS ruling exposes the fallacy of ABC's arguments and confirm that the tax treatment adopted by the unions was correct all along," asserted Robert A. Georgine, President of the BCTD. "This ruling will enable building trades unions to continue operating job targeting funds without having to absorb the burdensome administrative cost of withholding social security and income taxes on amounts paid to members from the funds, and without fear of loss of their federal tax exemption," he concluded.



## Pre-Season Hunting Specials

Sebago Trading Post is helping you get ready for hunting season by offering these fantastic prices while supplies last!! This pre-season sale is on limited quantities and has been extended through September—so come in today—and save some bucks before prices go up.

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Maine has higher rates than the national average for certain preventable health problems, including cancer, lung disease and occupational injuries, according to a recent report from the Maine Public Health Association. In fact, the report cites that Maine's cervical cancer rate exceeds the national average by 21 percent, our colorectal cancer rate exceeds the national average by 14 percent, and our coronary heart disease rate that exceeds the national average by 4.6 percent.

Even though illness and injury are inevitable for some, research shows that the vast majority of us have the power to control our own health. "Prevention is the single most important factor in maintaining good health," said U.S. Secretary of Health and Human Services Louis W. Sullivan. While Sullivan's statement echoes the well-known cliché "an ounce of prevention is worth a pound of cure," millions of Americans still do not receive the medical care or make the necessary lifestyle changes to prevent illness or injury.

According to Sullivan, early detection and treatment and lifestyle changes could eliminate 45 percent of deaths from cardiovascular diseases, 23 percent of deaths from cancer and more than 50 percent of the disabling complications of diabetes. In fact, according to the U.S. Department of Health and Human Services, the death rate for cervical cancer could be lowered by 75 percent if more women received regular screening tests.

"To achieve significant improvements in the health of our Americans, health promotion and disease prevention must become a priority for all," said Sullivan.

In addition to saving lives, increased emphasis on preventive care could help save future medical costs. As we've seen at Blue Cross and Blue Shield of Maine, the cost and frequency of treatment for substance abuse is growing tremendously — last year we paid out millions of dollars in claims for substance abuse treatment.

#### What Can Be Done

The good news is that more and more Americans are recognizing the benefits of taking steps to prevent illness and injury. Many employers interested in attracting and keeping health and productive employees

have set up fitness facilities, educational programs, and seminars to help their employees from positive lifestyle habits. Employees are also interested in health coverage for preventive services such as periodic visits to their doctors and care for their children.

At Blue Cross and Blue Shield of Maine, the growth of our health maintenance organization (HMO

over our health and future medical costs.

• **Take responsibility.** Preventing illness begins with what we put in our bodies and what we do with them. Most of us have heard that exercising, limiting our alcohol consumption, quitting smoking, and reducing the cholesterol and fats we eat will help us be healthier, but how many of us have made the

lifestyles than those without these benefits. The regular contact between doctor and patient was determined to be a major factor.

Insurance options like HMO Maine and The Plus Plan emphasize a strong doctor/patient relationship and provide coverage for preventive care services like periodic office visits, tests such as Pap smears and cholesterol screenings, and children's exams and immunizations.

• **Obtain prenatal care and education.** Research shows that more than 20 percent of premature births can be prevented with proper prenatal care and education. In addition, a few dollars spent on care before a baby is born has the potential to save thousands of dollars that may be necessary to care for a baby born prematurely. Through our Baby Benefits program, Blue Cross offers educational materials on prenatal care, identification of high risk pregnancies, and support and consultations to pregnant women.

• **Practice safety.** At work, at home, in the car, wherever.

For example:

**AT WORK** — Be aware of the causes of repetitive motion disorders and other common injuries that can occur on the job and ways to avoid them.

**AT HOME** — Make sure household cleaners, insecticides and medicines are safely out of reach of children.

**IN THE CAR** — Wear seatbelts. According to the National Highway Traffic Safety Administration, a passenger is nine times more likely to survive a crash or escape serious injury if wearing a seatbelt.

• **Contribute to a healthy environment.** The air we breathe and the water we drink affect our health. We can help prevent many illnesses by simply following the three "R's" of conservation: reduce, reuse, and recycle.

(Mr. McNamara is a labor relations specialist for Blue Cross and Blue Shield of Maine, a non-profit company dedicated to serving the needs of organized labor. You can contact him at 775-2526, ext. 5702, to answer your employee benefit questions.)

## Gaining Control Over Our Own Health

by Don McNamara  
Blue Cross and Blue Shield  
of Maine

Maine) and the development of new preventive care services (The Plus Plan) demonstrate this increased awareness of health among our customers.

#### An Ounce of Prevention

By addressing a few key risk factors, we can all have more control

commitment to do so? Why not start today? Health education materials and health club discounts available to all our Blue Cross customers can help you form healthy lifestyle habits.

• **Seek preventive care services.** An eight-year study by the health and life insurance industries showed that patients with benefits for preventive care adopted healthier

## CAN YOU FIND THE HIDDEN PLEASURE\* IN REFRESHING SEAGRAM'S GIN?



\*Hint. It's as refreshing as a splash in a pool.

## NEWLY ELECTED

Congratulations to Robert Morin who was recently elected as Business Representative for Carpenters Local 407. He replaces Paul Gallant who did not run for re-election after serving one term.

Morin is no stranger to this job as he held the position for two terms during 1980-87.

Good luck Bob and we look forward to your comments on future editions.

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### Union Mastercard Drops Rate Again

For the third time since January, the AFL-CIO's Union Privilege lowered the interest rate on its Union MasterCard. The new rate is 13.5 percent effective July 15, down from 13.88 percent.

"The reason our rate continues to go down is simple," said Union Privilege President David Silberman. "When the cost of funds drops, banks pocket the savings. We pass the savings along to union members."

About 2 million union members and their families use the Union MasterCard, which carries no annual fee. The national average credit card interest rate is 19 percent, Union Privilege said in a statement.

In a report to the AFL-CIO Executive council, Silberman also noted that the Union Privilege home mortgage program "has taken off, far exceeding our expectations," since it was introduced in February. Forty-five unions have signed on, Silberman said.

A new program for mortgages with only 3 percent down payment, offered in conjunction with Freddie Mac, has generated 2,000 telephone calls since it was announced last month, he said.

*Reprinted from the AFL-CIO News.*



### Extended Benefits Rally Kennebunkport, Maine



### Workers' Comp Scam

*continued from page 11*

pense money to check on the jobs, deprivation of fringe benefit coverage retroactive. Except for the deprivation of fringe benefit coverage most Democrats in the Legislature opposed these McKernan demands. The Legislation actually enacted provided that benefit changes and procedural changes would not be retroactive as to existing injuries, but only would apply to new injuries occurring after the effective date of the legislation on October 17, 1991.

McKernan was dissatisfied with that lack of total acquiescence by the Legislature and he has proposed to call a Special Session of the Legislature in September to make retroactive procedural changes in the means by which benefits are paid or lost. McKernan's demand for retroactivity puts at risk the family support of the injured worker in Maine.

All of the insurance interests, big business, the so-called Workers' Compensation Reform Committee, all the Republican Party and some of the Democratic Party will be allied on these issues against the workers of Maine. The result of the September Legislative Session depends upon each of us making our voices, and in the future our votes, heard by assuring that every Democrat in the Legislature, not only those who genuinely care about injured workers and those who may want to care, but those who are weak, those Democrats who clearly don't care, that they do not own their political offices, rather they hold them on 2 year leases from the people of Maine, and that injured workers and their friends long remember the clear position that McKernan and the Republican Party has taken against them. The position of legislative Democrats is mixed. Some Democrats are strong and consistent supporters of Maine workers. Other legislative Democrats have openly and behind the scenes joined with the Republicans in scheming with the insurance industry. Many legislative Democrats are uncertain or confused in terms of their votes and attitudes. The Special Session will be determined by these uncertain Democrats. The voices of the insurance industry and the paper industry will be heard in Augusta during the September special session. Will your voice be heard?

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## Carpenter's Local 621

D. Bruce King, Bus. Rep.



There has been a lot of Construction Trades related activities going on in Maine in the last few weeks. A.E.S., for example, is continuing to prove its ability to put out good clean power. At the last hearing in Bucksport, on August 15th, A.E.S. showed that the emissions from the proposed plant would be so insignificant that they would not register on today's methods of pollution monitoring. Another example given was that the emissions would be far less than those of the Bucksport homes that produce heat in the winter months by burning fuel oil. Though we have produced a good turnout in the past, we should not drop our guard. In order for this company to receive its building permits it is going to need all of our support. As each hearing is completed we are that step closer to the beginning of construction. Please continue to participate in the future Bucksport hearings and bring a friend with you.

The job rally at the Sam's Warehouse was a tremendous success. We received positive press and public support for our combined efforts. All of the appropriate State and Federal agencies were con-

tacted, given the necessary information and were asked to do what ever necessary to see that Maine Law was enforced and local contractors protected. The News Media also urged the same.

The Kennbunkport rally was successful in bringing the problems of our unemployed to the attention of the general public but did little to change Bush's position on declaring an emergency to release Federal funds for unemployment benefit extensions. Please keep the heat on your congressional delegates. This situation requires a continuous nationwide effort in order to force the president to change his mind.

Universal Health Care and Workers Comp seem to be fading from the foreground of activity. We can not allow this to continue. Both of these issues need our immediate attention. Both union and non-union Maine citizens are counting on those of us that are active to find a solution to these nearly overwhelming problems and bring relief to those who are in need.

Our work load continues to grow and there never seems to be enough time but if we continue to work together we will continue to prevail.

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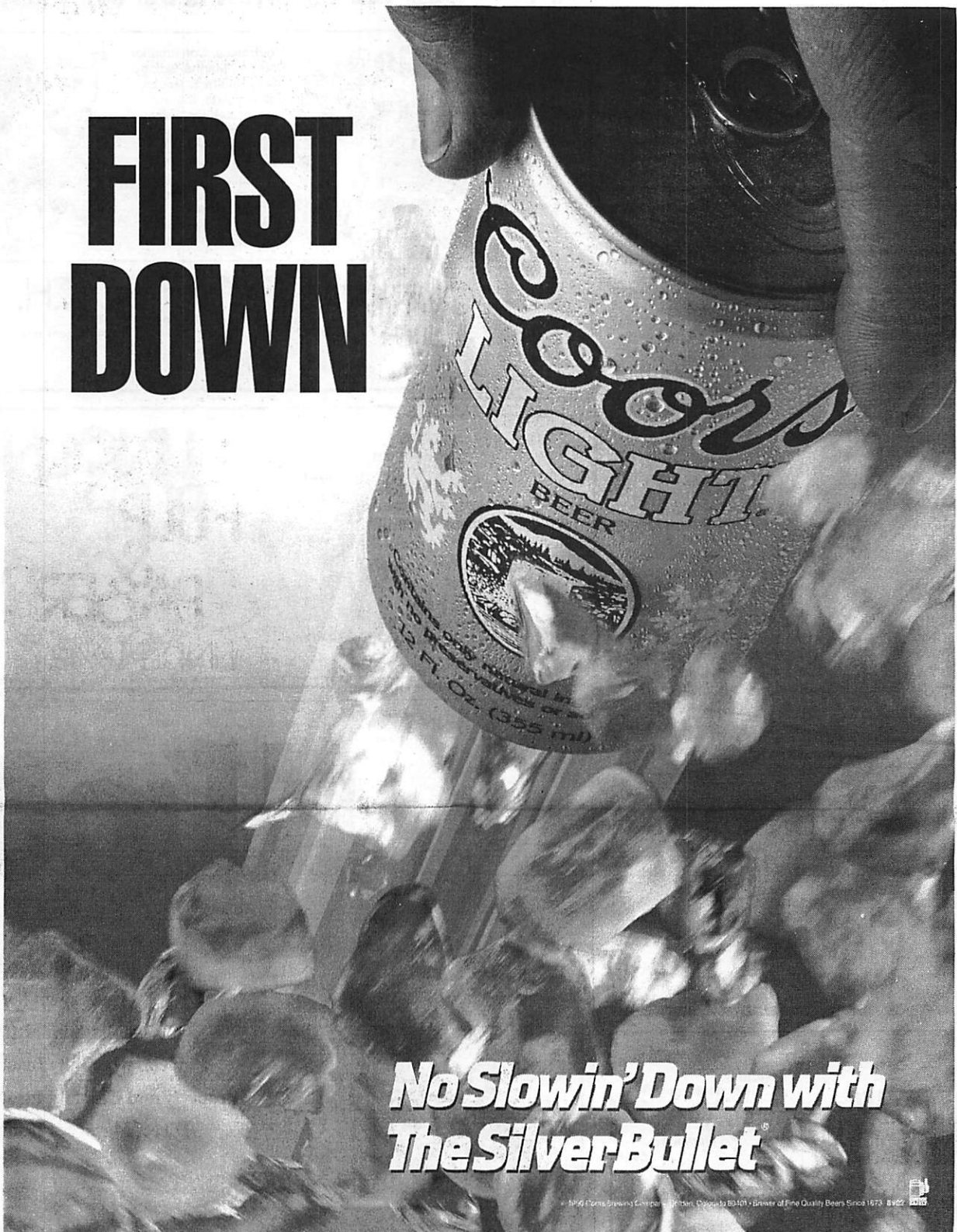


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## Unions Ratify BIW Deal

Several thousand Bath Iron Works employees voted overwhelmingly to accept a new, three-year contract at the Augusta Civic Center recently.

With about 60 percent of the 7,000 Local S6 union members voting by secret ballot, the contract was approved 3,422 to 656. The agreement takes effect now and runs until Aug. 21, 1994.

A majority vote to reject the contract would have meant a strike.

"Ten years ago, there's no way this package would have been accepted," said Dale Hartford, chief negotiator. "But times change and union members realize that. This is a tough economic climate."

The agreement gives workers 3 percent raises for each year of the contract, higher health-insurance costs and most significant to many union and company officials, changes in work rules.

The contract was approved after one month of negotiations with the company, including a 72-hour final session.

Local S6, which belongs to the International Association of Machinists and represents shipbuilders, welders and pipefitters, is BIW's largest union so a strike would have involved the majority of a work force of more than 10,000.

BIW, which helps pump \$500 million a year into the local economy, is Maine's largest private employer. Its primary business is building high-technology warships for the Navy.

The acceptance vote was echoed by Local 7, also of the IAM, which represents 522 clerical and technical workers. The smaller local sparked the last strike at BIW in 1985, when members of Local S6 walked out in sympathy.

About 340, or 65 percent, of Local 7's members turned out to vote at Morse High School in Bath recently. Ten people voted against the contract, which was nearly identical to that accepted by Local S6.

The Local 7 agreement ends Aug. 28, 1994, one week after the one approved by Local S6.

This is so negotiations, which ended just 17 hours after those for Local S6, don't overlap next time.

Paul Brilliant, Local 7 vice president, said, "The vote showed unity behind IAM and local leaders but we also have to remember that with a bad economy, this was a good contract."

Jim McGregor, a BIW spokesman, said the company was gratified by both votes and pleased with the turnout.

"We expect business as usual Monday, he said.

Like Local S6, Local 7 members will get 3 percent raises for each year of the contract. In 1988, both

unions got 2.5 percent increases and three years earlier, wages were frozen.

The hourly pay of a Local S6 first-class A mechanic will increase from the current \$12.35 to \$13.50 by the final year of the contract. Based on 2,080 hours in a year, that would raise the mechanic's salary to \$28,080.

BIW also won the right to assign employees jobs that are identical to their primary jobs and it was this work-rule change that prompted anger from several workers.

Tim Wilson, a welder at BIW for five years, said he may have to grind metal before he welds it, a job he never did before.

"But I had no choice. I couldn't afford not to accept this contract," he said after the vote which took less than an hour.

"If I don't bring home a pay check every week, my family goes hungry," Wilson said.

Wilson drove an hour from Dresden to cast his vote so "I could make sure this package was pushed through."

Jill Lang, a staff writer, contributed to this report.

Reprinted from the Portland Press Herald.

## LOCAL S6 CONTRACT

Raises of 3 percent for each year of the three-year contract.

**Work-rule changes.** Bath Iron Works won the right to assign employees jobs that are incidental to their primary job to improve efficiency at the shipyard.

**A health-care package** with three options instead of one.

Two of them call for higher deductibles. A third asks employees to pay monthly premiums.

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**Four days of sick leave** for employees with three years or more seniority and five days for five years or more seniority.

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## Bricklayers & Allied Craftsmen Local #7 Maine



**LARRY McPHERSON, B/M**

Busy times here in Bangor on the Hogan Road at the Sam's Wholesale Club building site. General Contractor is the Suffolk Construction Company out of Chelsea, MA., and the subcontractor is the Diamond Construction Company out of Dorchester, MA.

Before work on this project began, this writer introduced himself to the mason foreman who stated that he did no hiring. A business card was left with my name and where to be contacted. No contact was made with this union and it was later discovered, through OSHA and the immigration department, that illegal aliens were being hired to do the masonry, men who were brought to Maine by Diamond Construction. Five of these illegal aliens were arrested by the immigration department and are to be deported back to their own countries.

Local unions including Bricklayers, Carpenters, Laborers and Electricians held a peaceful demonstration at the site to let it be known that actions such as the above will not be accepted, especially when so many of the local workers are coming on hard times and need these jobs being done by workers who are being brought in from out of state by the construction companies. Hopefully, this will bring attention to the violations and



**Alfred A. Dirienzo**, New England Regional Vice-President of the International Union of Bricklayers and Allied Craftsmen, Washington, D.C. who was the invited guest and speaker at the luncheon held in July.

improper actions in the hiring of workers on construction sites.

Our thanks go out to the Carpenters Local 621 who furnished cold drinks to all who participated and stood out in the hot 90 degree weather.

Bricklayers Local 7 had a luncheon get-together for members and their guests at Jeff's Catering on Hammond Street in Bangor. Invited guest was Alfred A. Dirienzo, New England Regional Vice-President who was accompanied by his wife Martha. On behalf of the Bricklayers Local 7, Mr. Dirienzo presented a plaque to Theodore Kimball, in appreciation for his dedicated services to the union for twenty years as a business agent.

BAC Sport Caps were presented

by Larry McPherson, Business Agent, to members Mark Blanchard, Larry Craner and Lonny McPherson who were responsible for raising the funds to enable us to hold this luncheon. A cap was also presented to Austin Roberts, a 40 year member, from Hulls Cove, ME. Apprentices who attended received a set of space and modular rulers from Bruce Trzaskos, head of the Apprenticeship Committee.

The job situation in 1991 is by far the worst I have seen in the 38 years that I have been in the local. It used to be that you could pick up the tools and a partner and head for parts unknown and be able to supplement yourself until work picked up but not now — times are tough all over the country.



(L-R) **Bruce M. Trzaskos**, President of Local 7, **Theodore W. Kimball**, Past Business Agent and **Lawrence A. McPherson**, Present Business Agent. Theodore Kimball is holding his daughter, **Katie**, and the plaque that he received for his service to BAC Local 7 for 20 years.

### Labor Relations in Maine 1990

In 1990, there were 25 major contracts negotiated in Maine covering a total of nearly 13,000 workers. A major contract agreement is defined as one which covers at least 100 workers. There were 67 major contracts in effect during the year, involving more than 36,300 workers. One of the agreements was an extension of a contract scheduled to expire in 1990, and two are still being negotiated.

The average wage increase of the new agreements was 2.5 percent for calendar year 1990. The average wage increase over the life of the contracts was 2.9 percent. This is a decrease from contracts negotiated in 1989. The average increase for new agreements in 1989 was 3.2 percent. Wage increases from the earlier contracts averaged 3.1 percent for 1990 and an average of 2.5 percent over the life of the contract.

The number of new agreements with no significant change in wages increased sharply over 1989. In 1989 there were two "no change" agreements; this year, eight were signed. Combined with three similar contracts from earlier years, there were 11 "no change" contracts in effect, covering approx-

imately 6,330 members. Five contracts contained bonuses. Four of the bonuses were for a fixed dollar amount, ranging from \$325 to \$1,000 (average \$850.00). One bonus was based on a percentage of earned income or a fixed dollar amount. One contract had a decrease in wages.

Three major industry groups negotiated more than two contracts each. The most activity was in heavy construction with seven contracts involving 3,134 workers. Paper had six contracts covering 6,225 workers. Lumber and wood products had three contracts covering 564 workers.

Preliminary information for 1991 indicates that bargaining activity will be about average. There are 35 contracts scheduled for renewal, involving over 18,000 workers. The paper and construction industries combined have 18 contracts, involving over 7,200 workers.

More information is available by contacting: Maine Department of Labor, Bureau of Labor Standards, Division of Research and Statistics, State House Station 45, Augusta, ME 04333-0045.

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# Busting Unions Can Backfire

Commentary by Aaron Bernstein

In the 1980s, U.S. employers pursued two sharply divergent strategies in dealing with organized labor. Some followed the examples set by President Reagan when he crushed the 1981 air-traffic controllers' strike, and by Frank Lorenzo, who used hardball tactics to cut labor costs at two airlines, Continental and Eastern. Others used an approach commonly associated with the Japanese. Ford Motor Co. and Cummins Engine Co., among others, established cooperative relations with unions, hoping that teamwork would boost productivity and quality and hold down costs.

It has taken time to tell which approach works better, but the evidence is coming in. Eastern Airlines Inc. is in liquidation, and Continental Airlines Inc. wallows in bankruptcy. So does Greyhound Lines Inc., which, according to the National Labor Relations Board, violated labor laws in an effort to oust its union. 'MACHO BEHAVIOR.' Even mighty Tribune Co. has tentatively agreed to sell its New York *Daily News*, having failed to oust its unions in a four-month strike or to settle with them. "What gets the headlines is macho behavior with high testosterone levels," says Audrey Freedman, the Conference Board's labor economist. "But over the long haul, moderate behavior is probably more efficient."

Of course, some companies such as Phelps Dodge Corp. and George A. Hormel & Co., have broken unions. But these often may be Pyrrhic victories. In 1986, William N. Cooke, a Wayne State University professor of industrial relations, surveyed 56 unionized manufacturers that either ousted unions or developed cooperative relations with them in 1974 or 1975. After adjusting for changing market conditions and other factors, Cooke and a colleague reached a startling conclusion.

Employers that had tried teamwork — about half of the sample — reported a 19% increase over the decade in value added per employee, defined as operating income plus inventory divided by the number of workers. The combative

employers reported a 15% decline. Apparently, this reflects the huge cost of withstanding a union-busting strike, plus the lingering effects on employee morale. These companies may eventually recover from such shocks. Still, adds Cooke, "our evidence suggests that cooperation seems to pay off the best, at least so far."

Putting aside the ethics of casting off longtime employees, the drawback in trying to break unions is the all-or-nothing gamble it entails. Lorenzo's bet worked in 1983 at Continental, where the unions were caught off guard and many workers crossed their own picket lines. But at Eastern six years later, the unions were ready, and feuding pilots and mechanics united to fight a common enemy. Eventually, the dispute became so personal that Eastern workers were willing to throw away their jobs rather than work for a man they disliked.

The *Daily News* showed that even good planning doesn't always help. Tribune executives spent more than a year and \$24 million preparing for a showdown. They set up a mock newsroom to practice publishing under strike conditions. And, knowing that other companies had lost strikes when they couldn't deliver the paper, the *News* trained nonunion drivers and hired security guards to protect them.

But when D-Day arrived last October, the company had overlooked one factor: the newsstands that sold 80% of all copies. Most of them dropped the *News* after requests — and some violence — by union members. The *News*'s circulation never recovered, advertisers stayed away in droves, and losses hit \$750,000 a day. In mid-February, frustrated Tribune officials finally agreed to bring in a mediator to forge a deal. But the animosities proved too great. The paper will be sold to British media baron Robert Maxwell — if he can win concessions from the unions.

The dispute didn't have to end this way. Although bargaining has fallen out of favor with hardline managers, it's still more efficient than ultimatums. Indeed, the *New York Post* got life-saving conces-

sions last fall from the same unions that Tribune Co. decided to fight. The *Post*, however, was willing to compromise. In one week, the unions coughed up 20% salary cuts and saved the paper, at least for a while. VALUE ADDED. As odd as it sounds, one prominent company even thinks unions can help. Over the past two decades, tiremakers have kept the United Rubber Workers out of most new U.S. plants. But Japan's Bridgestone Corp., which bought Firestone Tire & Rubber Co. in 1988, voluntarily recognized the URW this January at a \$850 million plant in Warren County, Tenn., after a majority of the plant's 150 hourly workers said they wanted the union. Bridgestone officials say they see an advantage in having a union as a partner in the

## Defense Bill

continued from page 10

said continuation of the new policy would help maintain a skilled workforce at the yard, improve productivity and minimize training costs.

— A total of \$1.4 billion for environmental cleanup at military bases, with \$169 million more than the President requested designated for cleanup at bases slated for closure.

Many installations slated for closure, including Loring Air Force Base in Limestone, have areas with serious environmental contamination that must be cleaned up before they can be converted to other uses. — A modification of the base closure law, made at the request of Cohen and Mitchell, to require the Secretary of Defense to make all information used by the Pentagon to support its closure recommendations available to Congress as well.

Members of the Maine Delegation have criticized the Air Force for refusing to turn over information on Loring that it presented to the Base Closure Commission in support of its recommendation that the Aroostook base be closed. This hampered the Delegation's efforts to refute the Pentagon's arguments.

facility. "We saw a value added on, as opposed to a threat," explains Samuel L. Torrence, Bridgestone/Firestone Inc.'s human resources director.

After a decade in which management has gained the upper hand

against unions, Bridgestone's approach isn't likely to catch on. But it looks no worse than the strategy of companies who aimed their biggest guns at labor — and shot themselves in the foot.

Reprinted from *Business Week*.



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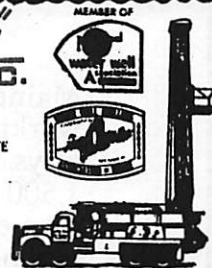
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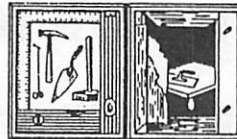
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# LABOR RECORD



## Unscrupulous Contractors Create Burden for all Mainers

tors bring in their out of state (or nation) workers but do not meet the requirements of the Maine Workers' Compensation Law. If a contractor can pay lower rates in another state and improperly report the employees' work location, then they could violate the Maine laws and given them an unfair advantage over the legitimate contractors of this state. The lack of coverage premium undermines the fair bidding process and may cause local contractors to lose projects, costing jobs and money.

The failure of these unscrupulous employers to meet the legal requirements actually helps them to put local construction workers on the unemployment law. Ironically, those who utilize non-reporting workers probably do not pay

unemployment tax. This tax is paid by legitimate employers to assist the Maine unemployed workers.

Other contractors beat the system by hiring workers but classifying them as sub-contractors, thus ducking their responsibility to properly report wages and hours worked, pay taxes and provide health and safety coverage. This practice is illegal if the so-called sub-contractor is meeting certain criteria which define them as employees. Those responsible pass the burden on to individuals who may or may not be legitimate. These 1099 violators often believe they are legal, but the work they do determines that. In any case, many do not pay the required wages or withhold or pay the proper taxes. Again, the fair contractor is at a disadvantage.

continued from page 1

Another disadvantage which honest contractors suffer is the violations by some to Federal Davis-Bacon Laws which require the payment of predetermined wages to specific trade classifications on all projects with federal assistance. Contractors sometimes misclassify employees to hold down the required pay scale. For example, have carpentry work performed by laborers being paid at a lower rate. If they can hold back the wage levels, then compensation coverage, unemployment tax and other payments tied to wages are reduced.

It is common for many contractors to exclude health and pension coverage. Matching Social Security payments are required to fund our system and provide Social Security to our citizens. If wages earned are

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not reported, then the funds are not properly paid, adding to the burden of all others and again cheating legitimate contractors. Many have no form of pension plan or security for their workers. If no medical insurance is provided to employees,

and the ill or injured is unable to pay their medical bills, then the cost of those payments is spread to all of us in the form of higher medical charges for those who do pay.

These practices and others must be stopped. Owners should not allow contractors who violate laws to do their work. Workers being ripped off by their employers should demand what is rightfully theirs, and report to the government if they do not receive it. Taxpayers should report all suspected violations to government agencies. Unless a united effort is made to eliminate the illegal practices of some contractors, we will all suffer more from the damage they cost us.

I, for one, would rather have my tax dollars go to the enforcement of laws which create jobs and a decent standard of living, rather than have it to supplement the unfair or dishonest contractors.

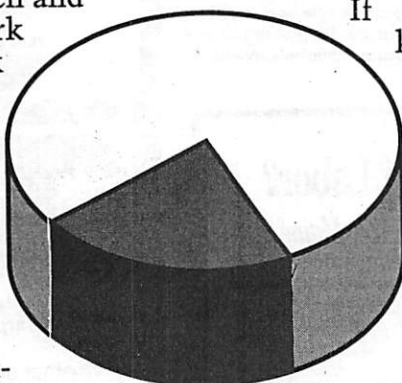
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### To the Editor:

On behalf of the Applied Energy Services (AES) team, I would like to take this opportunity to express our deep appreciation to the members of the Maine Building & Construction Trades for your overwhelming show of support at the Bucksport Planning Board meeting.

As you are aware, the AES Harman Cove project will create many new jobs and provide the local and statewide economy with a much-needed boost. In addition, we are proud to propose what will be, by environmental standards, the cleanest coal-fired plant in the nation.

The time, energy, and effort the trade union workers have put toward this project have gone a long way toward making this goal a reality. We sincerely hope your participation will continue through the hearings.

Again, many thanks for your support.

Sincerely,  
Cheryl Marsh

P.S. — Tentative planning board hearings are set for 7 pm at the K-3 Miles Lane School in Bucksport on September 10, 12, 17, 19, 24, 26 and October 1st. Hope to see you there!!!